

**Information to identify the case:**

Debtor 1	<u>Lawrence W. Siler</u>	Social Security number or ITIN	xxx-xx-3239
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Donna Siler</u>	Social Security number or ITIN	xxx-xx-2336
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20771-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence W. Siler

Donna Siler

12/12/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lawrence W. Siler  
Donna Siler  
Debtors

Case No. 18-20771-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 12, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Lawrence W. Siler, Donna Siler, 5027 Ardelle Dr., Pittsburgh, PA 15236-2501
cr	+ Borough of Baldwin/Baldwin-Whitehall School Distri, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14832135	+ Borough of Baldwin & Baldwin-Whitehall SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14922398	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14814268	Foundation Finance Company, Meadowrock Drive, Schofield, WI 54476
14783847	+ Priceline, Card Services, PO Box 1337, Philadelphia, PA 19105
14783856	+ Window World, Wells Fargo Financial Nation Bank, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 13 2023 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14814262	+ EDI: TSYS2	Dec 13 2023 04:56:00	Barclays Bank, 125 S. West Street, Wilmington, DE 19801-5014
14783839	+ EDI: CITICORP	Dec 13 2023 04:56:00	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
14825862	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:16:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14783840	+ EDI: CAPITALONE.COM	Dec 13 2023 04:56:00	Capitol One, PO Box 71087, Charlotte, NC 28272-1087
14826795	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 13 2023 00:10:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14783843	+ Email/Text: SAABankruptcy@fcbanking.com	Dec 13 2023 00:09:00	First Commonwealth Bank, Po Box 0537, Indiana, PA 15701-0537
14783841	EDI: JPMORGANCHASE	Dec 13 2023 04:56:00	Chase, Po Box 15123, Wilmington, DE 19850
14783844	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 13 2023 00:08:00	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983

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14825969	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2023 00:16:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14783845	+ Email/Text: bankruptcy@holidayinnclub.com	Dec 13 2023 00:08:00	Orange Lake Resorts, 8505 West Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217
14831108	Email/PDF: ebnotices@pnmac.com	Dec 13 2023 00:16:45	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2010, MOORPARK CA 93020
14814197	EDI: PRA.COM	Dec 13 2023 04:56:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14785644	+ EDI: RECOVERYCORP.COM	Dec 13 2023 04:56:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14805546	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14805546	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14783846	+ Email/PDF: ebnotices@pnmac.com	Dec 13 2023 00:31:56	PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
14816959	EDI: Q3G.COM	Dec 13 2023 04:56:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14783848	+ EDI: SYNC	Dec 13 2023 04:56:00	Sams Club, Po Box 530942, Atlanta, GA 30353-0942
14783849	+ EDI: SYNC	Dec 13 2023 04:56:00	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14783851	+ EDI: SYNC	Dec 13 2023 04:56:00	Synchrony Bank/LensCrafters, Po Box 965061, Orlando, FL 32896-5061
14783852	+ EDI: SYNC	Dec 13 2023 04:56:00	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14783853	+ EDI: SYNC	Dec 13 2023 04:56:00	Synchrony Bank/Toro Consumer, Po Box 965061, Orlando, FL 32896-5061
14783854	+ EDI: SYNC	Dec 13 2023 04:56:00	Synchrony Bank/Value City, Po Box 965061, Orlando, FL 32896-5061
14783855	+ EDI: SYNC	Dec 13 2023 04:56:00	Synchrony Bank/Briggs&Stratton, Po Box 965061, Orlando, FL 32896-5061
14822134	EDI: AIS.COM	Dec 13 2023 04:56:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14812280	EDI: WFFC2	Dec 13 2023 04:56:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 29			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Foundation Finance Company, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14814263	*+	Best Buy, PO Box 790441, Saint Louis, MO 63179-0441

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14814264	*+	Capitol One, PO Box 71087, Charlotte, NC 28272-1087
14814267	*+	First Commonwealth Bank, Po Box 0537, Indiana, PA 15701-0537
14783842	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Po Box 15123, Wilmington, DE 19850
14814265	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Po Box 15123, Wilmington, DE 19850
14814266	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Po Box 15123, Wilmington, DE 19850
14814269	*+	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14814270	*+	Orange Lake Resorts, 8505 West Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217
14814271	*+	PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
14814272	*+	Priceline, Card Services, PO Box 1337, Philadelphia, PA 19105
14814273	*+	Sams Club, Po Box 530942, Atlanta, GA 30353-0942
14783850	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814274	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814275	*+	Synchrony Bank/Care Credit, Po Box 965061, Orlando, FL 32896-5061
14814276	*+	Synchrony Bank/LensCrafters, Po Box 965061, Orlando, FL 32896-5061
14814277	*+	Synchrony Bank/Lowes, Po Box 965060, Orlando, FL 32896-5060
14814278	*+	Synchrony Bank/Toro Consumer, Po Box 965061, Orlando, FL 32896-5061
14814279	*+	Synchrony Bank/Value City, Po Box 965061, Orlando, FL 32896-5061
14814280	*+	Synchrony Bank/Briggs&Stratton, Po Box 965061, Orlando, FL 32896-5061
14814281	*+	Window World, Wells Fargo Financial Nation Bank, Po Box 10347, Des Moines, IA 50306-0347

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Baldwin/Baldwin-Whitehall School District jhunt@grblaw.com
Julie Frazee Steidl	on behalf of Debtor Lawrence W. Siler julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Joint Debtor Donna Siler julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lisa Cancanon	on behalf of Creditor Foundation Finance Company lisac@w-legal.com Llombardi06@law.du.edu

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 10